#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

#### B201B (Form 201B) (12/09)

## United States Bankruptcy Court District of Maryland

IN RE:		Case No
Nixon, Amanda Lynn		Chapter 7
•	Debtor(s)	

	TICE TO CONSUMER DEBTOR F THE BANKRUPTCY CODE	(S)
Certificate of [Non-Atto	rney] Bankruptcy Petition Preparer	•
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certify that I del	livered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Prepare Address:	petition prothe Social principal, 1	urity number (If the bankruptcy eparer is not an individual, state Security number of the officer, responsible person, or partner of ptcy petition preparer.)
X		by 11 U.S.C. § 110.)
Certifi	cate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and rea	d the attached notice, as required by § 34	2(b) of the Bankruptcy Code.
Nixon, Amanda Lynn	X /s/ Amanda Lynn Nixon	7/02/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if ar	ny) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

1	United	Stat	es Ba	nkr	uptcv	Court					
	United States Bankruptcy C District of Maryland								Vol	luntary Petition	
Name of Debtor (if individual, enter l Nixon, Amanda Lynn	Last, First, 1	Middle	e):			Name of J	oint Debto	or (Spou	ıse) (Last, First,	Middle):	
All Other Names used by the Debtor (include married, maiden, and trade n fka Amanda L. Rodriguez fka Amanda L Reynolds		years						-	e Joint Debtor i nd trade names)		8 years
Last four digits of Soc. Sec. or Individe (if more than one, state all): 310		yer I.D	. (ITIN)	/Comp	olete EIN	Last four d	-			axpayer I.	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Stre 3704 Trail Wood Court Abingdon, MD	eet, City, Sta	ate & Z	Zip Code	e):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, St	rate & Zip Code):
Abiliguoli, MD		Z	ZIPCOD	E <b>210</b>	09					Γ	ZIPCODE
County of Residence or of the Princip Harford	pal Place of	Busine	ess:			County of	Residence	e or of the	he Principal Plac	ce of Busi	ness:
Mailing Address of Debtor (if differe	ent from stre	et addı	ress)			Mailing A	ddress of	Joint De	ebtor (if differen	nt from str	eet address):
		Z	IPCOD	E						Γ	ZIPCODE
Location of Principal Assets of Busin	ness Debtor	(if diff	erent fro	om stre	et address	above):				<u>-</u>	
											ZIPCODE
Type of Debtor	`					f Business					Code Under Which
(Form of Organization (Check <b>one</b> box.)	1)		□не	lth Ca	Check re Busine	one box.)		of Ch	the Petition apter 7		(Check <b>one</b> box.) upter 15 Petition for
✓ Individual (includes Joint Debtors)	)					state as defined i	n 11	☐ Ch	apter 9	Rec	cognition of a Foreign
See Exhibit D on page 2 of this for					101(51B)				apter 11		in Proceeding
Corporation (includes LLC and LL Partnership	.P)			lroad ckbrok	er				apter 12 apter 13		apter 15 Petition for cognition of a Foreign
Other (If debtor is not one of the al			Cor	nmodi	ty Broker						nmain Proceeding
check this box and state type of en	tity below.)		Cle	aring I	Bank					Nature of	
Chapter 15 Debtor		_		CI				<b>√</b> De	bts are primaril	(Check on v consume	
Country of debtor's center of main in	nterests:					npt Entity		deb	ots, defined in 1	1 U.S.C.	business debts.
Each country in which a foreign proc	ceeding by,					k box, if applicable.) \$ 101(8) as "incurr ex-exempt organization under individual primaril					
regarding, or against debtor is pendin	ng:			Title 26 of the United Sta					sonal, family, o	· _	
					evenue Co			hol	d purpose."		
Filing Fee (Check	k one box)				Check o	no hove		Chap	oter 11 Debtors	8	
✓ Full Filing Fee attached						or is a small busin	ness debto	or as def	ined in 11 U.S.	C. § 101(5	51D).
Filing Fee to be paid in installment	ts (Applical	ole to ir	ndividua	ls			s not a small business debtor as defined in 11 U.S.C. § 101(51D).				
only). Must attach signed application	ion for the c	ourt's			Check if	:					
consideration certifying that the de except in installments. Rule 1006(l					than \$	2,490,925 (amount	subject to	adjustme	ent on 4/01/16 and	l every thre	to insiders or affiliates) are less to years thereafter).
Filing Fee waiver requested (Appli	icable to ch	apter 7	individı	ıals		ll applicable box					
only). Must attach signed application	ion for the c				A pla	n is being filed w	ith this p				
consideration. See Official Form 3	B.					otances of the pla dance with 11 U.			prepetition from	one or me	ore classes of creditors, in
Statistical/Administrative Informa					accor	uance with 11 O.	3.C. § 11	20(0).			THIS SPACE IS FOR
Debtor estimates that funds will be		for dis	tribution	ı to un	secured ci	editors.					COURT USE ONLY
Debtor estimates that, after any ex		erty is	exclude	d and a	dministra	tive expenses pa	id, there v	vill be n	o funds availabl	le for	
distribution to unsecured creditors  Estimated Number of Creditors	s.										_
	]										
		1,000-		5,001		10,001-	25,001-		50,001-	Over	
Estimated Assets		5,000		10,00	U .	25,000	50,000		100,000	100,000	
	]										
\$0 to \$50,001 to \$100,001 to \$5						\$50,000,001 to	\$100,00		\$500,000,001	More tha	•
<u> </u>	1 million	\$10 m	illion	to \$50	million	\$100 million	to \$500	million	to \$1 billion	\$1 billion	n
Estimated Liabilities	]										
									_	_	i
\$0 to \$50,001 to \$100,001 to \$5	500,001 to	\$1,000	),001 to	\$10,0	00,001	\$50,000,001 to	\$100,00	0,001	\$500,000,001	More tha	nn

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Nixon, Amanda Lynn						
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	h additional sheet)					
Location Where Filed: <b>None</b>	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)							
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing pet that I have informed the petitioner that [he or she] may perchapter 7, 11, 12, or 13 of title 11, United States Code explained the relief available under each such chapter. If that I delivered to the debtor the notice required by 11 U.S.							
	X /s/ Stephen J. Kleeman	7/02/15					
	Signature of Attorney for Debtor(s)	Date					
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.	meged to pose a uneat of minimen	t and identifiable flam to public flearin					
Exhi (To be completed by every individual debtor. If a joint petition is filed, e.  Exhibit D completed and signed by the debtor is attached and many		ch a separate Exhibit D.)					
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.						
	ng the Debtor - Venue						
(Check any a)  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	oplicable box.) of business, or principal assets in the	is District for 180 days immediately					
There is a bankruptcy case concerning debtor's affiliate, general		his District.					
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	ace of business or principal assets in out is a defendant in an action or pro	in the United States in this District, occeding [in a federal or state court]					
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
(Name of landlord that obtained judgment)							
(Address of	(Address of landlord)						
☐ Debtor claims that under applicable nonbankruptcy law, there are	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and						
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the						
☐ Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(l)).						

Date

B1 (Official Form 1) (04/13)	Page
Voluntary Petition	Name of Debtor(s): Nixon, Amanda Lynn
(This page must be completed and filed in every case)	
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X
X /s/ Amanda Lynn Nixon	Signature of Foreign Representative
Signature of Debtor Amanda Lynn Nixon	
Signature of Joint Debtor	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	
July 2, 2015  Date	
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Stephen J. Kleeman Signature of Attorney for Debtor(s)  Stephen J. Kleeman 01040 Law Offices of Stephen J. Kleeman 401 Washington Avenue Suite 800 Towson, MD 21204  barthelaw@gmail.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
July 2, 2015  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	.,
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $\begin{array}{c} \text{Case 15-19437} \\ \text{B6 Summary (Official Form 6 - Summary) (12/14)} \end{array}$ Filed 07/06/15 Page 7 of 41 Doc 1

### **United States Bankruptcy Court District of Maryland**

IN RE:		Case No
Nixon, Amanda Lynn		Chapter 7
· · · · · · · · · · · · · · · · · · ·	Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 225,000.00		
B - Personal Property	Yes	3	\$ 21,101.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 273,443.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 36,992.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 5,495.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 6,836.00
	TOTAL	20	\$ 246,101.00	\$ 310,435.84	

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 $\begin{array}{c} \text{Case 15-19437} \\ \text{B 6 Summary (Official Form 6 - Summary) (12/14)} \end{array}$ Doc 1 Filed 07/06/15 Page 8 of 41

#### **United States Bankruptcy Court District of Maryland**

IN RE:		Case No.
Nixon, Amanda Lynn		Chapter 7
<u> </u>	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 4,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 4,000.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 5,495.00
Average Expenses (from Schedule J, Line 22)	\$ 6,836.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1	
Line 14)	\$ 7,916.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 34,443.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 36,992.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 71,435.84

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B6A (Official	Form	6A)	(12/07
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	IN	RE	Nixon.	Amanda	Lvnn
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Case N	ο.

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3704 Trail Wood Court	Fee Simple	W	225,000.00	249,529.00
Abingdon, Maryland 21009				

TOTAL

225,000.00

(Report also on Summary of Schedules)

(If known)

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B6B (Official Form 6B) (12/07)

IN RE Nixon, Amanda Lynn

Case No.	

Debtor(s)

	(	Τf	kп	ΩW/n

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking Account		500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous household goods and furnishings	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Miscellaneous clothing		300.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1).  Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

IN RE Nixon, Amanda Lynn

Debtor(s)

\_ Case No. \_\_

) (3)

(If known)

# **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2008 Jeep Liberty		5,800.00
	other vehicles and accessories.		2014 Mazda	W	14,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Debtor(s)

(If known)

# **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.		Timeshare	J	1.00
not already listed. Itemize.				
		то	TAL	21,101.00

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**B6C** (Official Form 6C) (04/13)

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IN	$\mathbf{R}\mathbf{E}$	Nixon.	Amanda	I vnr

Case No.

ebtor	(s)	(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  $(Check\ one\ box)$ 

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY 3704 Trail Wood Court Abingdon, Maryland 21009	Md. Code Ann., Cts. & Jud. Proc. § 11-504 (f)(1)(i)(2)	1.00	225,000.00
SCHEDULE B - PERSONAL PROPERTY			
Bank of America Checking Account	Md. Code Ann., Cts. & Jud. Proc. § 11-504 (b)(5)	500.00	500.00
Miscellaneous household goods and furnishings	Md. Code Ann., Cts. & Jud. Proc. § 11-504 (b)(4)	500.00	500.00
Miscellaneous clothing	Md. Code Ann., Cts. & Jud. Proc. § 11-504 (b)(5)	300.00	300.00
2008 Jeep Liberty	Md. Code Ann., Cts. & Jud. Proc. § 11-504 (b)(5)	5,200.00	5,800.00
	ACM, C & JP Section 11-504(f)(2)(i)(1)	600.00	
Timeshare	ACM, C & JP Section 11-504(f)(2)(i)(1)	1.00	1.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

IN RE Nixon, Amanda Lynn Case No.

Debtor(s)

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0487	X	Н	2014 Mazda	T			23,914.00	9,914.00
Gm Financial Po Box 181145 Arlington, TX 76096			VALUE \$ <b>14,000.00</b>					
ACCOUNT NO.			3704 Trail Wood Court	+	H	H	14,529.00	14,529.00
Housing & Urban Development 451 Seventh Street, S.W. Washington, DC 20410			Abingdon, Maryland 21009					
			VALUE \$ 225,000.00					
ACCOUNT NO. 6497		Н	MORTGAGE ACCOUNT OPENED 6/2009				235,000.00	10,000.00
Ocwen Loan Servicing LLC 1661 Worthington Road Ste. 100 West Palm, FL 33409			VALUE \$ <b>225,000.00</b>					
ACCOUNT NO.				T				
			VALUE \$					
<b>0</b> continuation sheets attached			(Total of the	is j	otot page Tot	e)	\$ 273,443.00	\$ 34,443.00

Total 273,443.00 (Use only on last page)

> (Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

34,443.00

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IN RE Nixon, Amanda Lynn

**0** continuation sheets attached

B6E (Official Form 6E) (04/13)

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## Case No.

Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data

Stati	istical Summary of Certain Labinities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Nixon, Amanda Lynn

Debtor(s)

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3780		Н	OPEN ACCOUNT OPENED 0/	П	П	T	
Amca 2269 S Saw Mill Elmsford, NY 10523							128.00
ACCOUNT NO.				П	$\exists$	$\dashv$	
Bebe IOO Valley Drive Brisbane, CA 94005							200.00
ACCOUNT NO. <b>9740</b>		Н	REVOLVING ACCOUNT OPENED 5/2006		П	$\dashv$	
Bk Of Amer Po Box 982235 El Paso, TX 79998							
aggerner vo. 4200		Н	OPEN ACCOUNT OPENED 0/	Н	Н	$\dashv$	2,628.00
ACCOUNT NO. 1389  Credit Coll Po Box 9136  Needham, MA 02494		"	OPEN ACCOUNT OPENED 0/				172.00
	<u> </u>	<u> </u>		Sub			
5 continuation sheets attached			(Total of th			- 1	\$ 3,128.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	als atis	tica	n ıl	\$

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Debtor(s)

\_\_\_\_\_ Case No. \_\_\_\_

(If known

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Drumgoole Counseling Services, Inc. 1212 Churchville Road #301 Bel Air, MD 21014							400.00
ACCOUNT NO. <b>8548</b>							
EZ Pass PO Box 17600 Baltimore, MD 21297							
ACCOUNT NO.							91.00
Family Court Services Moria Ricklefs 101 S. Main Street Bel Air, MD 21014							
							1,000.00
ACCOUNT NO.  Growing Smiles 2012 S. Tollgate Road Suite 212 Bel Air, MD 21015							050.00
ACCOUNT NO.				Х	X	Х	250.00
Heartland Home Foods 1583 Sulphur Spring Road #108 Halethorpe, MD 21227							100
ACCOUNT NO. <b>8717</b>		Н	REVOLVING ACCOUNT OPENED 8/2004	H			1.00
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	_		THE STATE OF THE S				
ACCOUNT NO. 1199		Н	REVOLVING ACCOUNT OPENED 11/2014				239.00
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		''	TEVOLVINO ACCOUNT OF LINED 11/2014				
1 . 5	L				L	Ц	199.00
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	age Fota o o tica	e) al n al	\$ <b>2,180.00</b>

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IN	$\mathbf{p}\mathbf{r}$	Nixon	. Amanda	I vnr

Debtor(s)

\_\_\_\_\_ Case No. \_\_\_\_\_

(If known

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
LabCorp PO Box 2240 Burlington, NC 27216	-						1.00
ACCOUNT NO.				+			
Love, Fleming & Bearsch, LLC #13 - 18 30 N. Main Street Bel Air, MD 21014	-						20,000.00
ACCOUNT NO. 7130							2,222
Maryland Transporation Authority PO Box 17600 Baltimore, MD 21297	-						600.00
ACCOUNT NO.		н	OPEN ACCOUNT OPENED 0/	+			300.00
Med1 02 Labcorp Po Box 9136 Needham, MA 02494	-						
ACCOUNT NO.  Credit Coll Po Box 9136 Needham, MA 02494			Assignee or other notification for: Med1 02 Labcorp				280.00
A COCOUNTE NO				+			
ACCOUNT NO.  Medstar Franklin Square Hospital 9000 Franklin Square Drive Baltimore, MD 21237	1						2,500.00
ACCOUNT NO. 0176				+		H	2,300.00
MedStar Franklin Square Physicians PO Box 417829 Boston, MA 02241							
							600.00
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	rt als Statis	age Fot so c	e) al on al	\$ <b>23,981.00</b>

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IN RE	Nixon	. Amanda	Lvnr

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\_\_\_\_\_ Case No. \_\_\_\_\_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.				T			
Mid-Atlantc Settlement Services, LLC 11350 McCormick Road Suite 200 Hunt Valley, MD 21031							500.00
ACCOUNT NO. 5460		Н	OPEN ACCOUNT OPENED 10/2009				
National Recovery Agen 2491 Paxton St Harrisburg, PA 17111							460.00
1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-	ш	OPEN ACCOUNT OPENED 5/2014	+			160.00
ACCOUNT NO. 9420  National Recovery Agen 2491 Paxton St Harrisburg, PA 17111		IT	OPEN ACCOUNT OPENED 5/2014				87.00
ACCOUNT NO. 0308		Н	INSTALLMENT ACCOUNT OPENED 3/2004	t			07.00
Navient Po Box 9500 Wilkes Barre, PA 18773	-						4
ACCOUNT NO.				╁			1,063.00
Navient PO Box 9533 Wilkes Barre, PA 18777							4,000.00
ACCOUNT NO.	Х			+			4,000.00
Occidental Vacation Club Avenue Sarasota #65 Santo Domingo Dominican Republic,							1.00
ACCOUNT NO. 8819				+			1.00
Orchard Bank HSBC Card Services PO Box 80084 Salinas, CA 93912							
						L	1.00
Sheet no3 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	age Fota o o	e) al on al	\$ <b>5,812.00</b>

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Debtor(s)

\_\_\_\_\_ Case No. \_\_\_\_\_

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						П	
Patient First PO Box 758941 Baltimore, MD 21275							1.00
ACCOUNT NO.						H	
Quest Diagnostics, Inc. PO Box 71303 Philadelphia, PA 19176							1.00
LOGGERATION AND AND AND AND AND AND AND AND AND AN		Н	OPEN ACCOUNT OPENED 6/2014	$\vdash$		H	1.00
ACCOUNT NO. 0830  Receivable Management 7206 Hull Street Rd Ste North Chesterfield, VA 23235		, <b>n</b>	OPEN ACCOUNT OPENED 6/2014				77.00
ACCOUNT NO.				Х	Х	Х	77.00
Roberto Rodriquez 9506 Perry Hall Boulevard #104 Baltimore, MD 21236							1.00
ACCOUNT NO. 1330						H	1.00
Smaldore Family Practice Assoc. 2227 Old Emmorton Road Suite 220 Bel Air, MD 21015							80.00
ACCOUNT NO. <b>8576</b>							00.00
Surgicenter Of Bel Air 209 Thomas Street Bel Air, MD 21015							
						igspace	93.82
ACCOUNT NO.	-						
Target National Bank PO Box 9475 Minneapolis, MN 55440							
							500.00
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1	L	(Total of th		age	e)	\$ 753.82
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	on al	\$

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IN RE Nixon, Amanda Lynn

Debtor(s)

Case No. \_

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(Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO.				П					
Todd McGibney, Esquire PO Box 28 Lutherville, MD 21094							938.02		
ACCOUNT NO.							000.02		
Victoria's Secret Attn: Bankruptcy PO Box 182125 Columbus, OH 43218							200.00		
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no5 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		tota age	e)	\$ 1,138.02		
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	als atis	o o	n al	\$ 36,992.84		

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B6G (Official Form 6G) (12/07)

IN R	E Nixon,	Amanda	Lynn
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Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.
OF OTHER PARTIES TO LEASE OR CONTRACT	STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-19437 Doc 1 Filed 07/06/15 Page 23 of 41

B6H (Official Form 6H) (12/07)

IN RE Nixon, Amanda Lynn

Case No

	Case No	
Debtor(s)		(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
lashane Nixon 704 Trail Wood Court Jbingdon, MD 21009	Gm Financial Po Box 181145 Arlington, TX 76096
Roberto Rodriquez 506 Perry Hall Boulevard Baltimore, MD 21236	Occidental Vacation Club Avenue Sarasota #65 Santo Domingo Dominican Republic,

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Fill in this information to identify your case:	
Debtor 1 Amanda Lynn Nixon First Name Middle Name Last N	ame
Debtor 2 (Spouse, if filing) First Name Middle Name Last N	ame
United States Bankruptcy Court for the: District of Maryland  Case number	Check if this is:
( Case of the case	An amended filing  A supplement showing post-petition chapter 13 income as of the following date:
Official Form 6I	MM / DD / YYYY

## Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Emplo	pyment					
Fill in your employment information.		Debtor 1			Debtor 2 or non	-filing spouse
If you have more than one job attach a separate page with information about additional employers.	Employment status	Employed  Not employ	⁄ed		Employed  Not employee	d
Include part-time, seasonal, o self-employed work.		Domintown d N			Duningt Consuling	-1
Occupation may Include stud- or homemaker, if it applies.	Occupation ent	Registered N	urse		<u>Project Coordin</u>	lator
.,	Employer's name	Upper Chesa	peak	e	Social Security	
	Employer's address	5000 Upper Ch Number Street	nesap	eake Drive	Security Bouleva Number Street	ard
		Bel Air, Maryla	and State	e ZIP Code	Woodlawn, Mary	land State ZIP Code
	How long employed the	·		211 0000	2 Months	Cidio Zii Godo
Part 2: Give Details Ab	out Monthly Income					
Estimate monthly income as spouse unless you are separa If you or your non-filing spous below. If you need more space	ated. se have more than one employ	ver, combine the info	_			
				For Debtor 1	For Debtor 2 or non-filing spouse	e
List monthly gross wages, deductions). If not paid mont	salary, and commissions (bhy, calculate what the month		2.	\$ 3,683.00	\$3,958.00	<u> </u>
3. Estimate and list monthly of	overtime pay.		3.	+\$0.00	+ \$0.00	-
4. Calculate gross income. Ad	dd line 2 + line 3.		4.	\$ <u>3,683.00</u>	\$3,958.00	2

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Amanda Lynn Nixon
First Name Middle Name Last Name

Case number (if known)

			For	Debtor 1		btor 2 or	
	Copy line 4 here	→ 4.	\$_	3,683.00	\$	3,958.00	
5. <b>L</b>	List all payroll deductions:						
	5a. Tax, Medicare, and Social Security deduction	n <b>s</b> 5a.	\$	1,192.00	\$	954.00	
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
	5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
	5d. Required repayments of retirement fund loan	<b>is</b> 5d.	\$	0.00	\$	0.00	
	5e. Insurance	5e.	\$	0.00	\$	0.00	
	5f. Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g. Union dues	5g.	\$	0.00	\$	0.00	
	5h. Other deductions. Specify:		+\$	0.00_	+ \$	0.00	
6.	6. Add the payroll deductions. Add lines 5a + 5b + 5c		\$	1,192.00	\$	954.00	
7.	7. Calculate total monthly take-home pay. Subtract I	ine 6 from line 4. 7.	\$	2,491.00	\$	3,004.00	
			Ψ		<b>~</b>		
8.	<ol> <li>List all other income regularly received:</li> <li>8a. Net income from rental property and from op</li> </ol>	erating a business.					
	profession, or farm						
	Attach a statement for each property and busine receipts, ordinary and necessary business exper monthly net income.		\$	0.00	\$	0.00	
	8b. Interest and dividends	8b.	\$	0.00	\$	0.00	
	8c. Family support payments that you, a non-filir regularly receive		Ψ	<u> </u>	<u> </u>	<u> </u>	
	Include alimony, spousal support, child support, settlement, and property settlement.	maintenance, divorce 8c.	\$	0.00	\$	0.00	
	8d. Unemployment compensation	8d.	\$	0.00	\$	0.00	
	8e. Social Security	8e.	\$	0.00	\$	0.00	
	8f. Other government assistance that you regular Include cash assistance and the value (if known) that you receive, such as food stamps (benefits Nutrition Assistance Program) or housing subside	) of any non-cash assistance under the Supplemental lies.	\$	0.00	\$	0.00	
	Specify:	8f.					
	8g. Pension or retirement income	8g.	\$	0.00	\$	0.00	
	8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	0.00	
9.	9. Add all other income. Add lines 8a + 8b + 8c + 8d -	+ 8e + 8f +8g + 8h. 9.	\$	0.00	\$	0.00	
	o. <b>Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 o	or non-filing spouse. 10.	\$	2,491.00 +	\$	3,004.00	= \$5,495.00_
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.							
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:							
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.							
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$\frac{\$5,495.00}{\$Combined}\$\$							
13	13. Do you expect an increase or decrease within the	e vear after vou file this form?					monthly income
, 0	No. Child care	- year and yearne and leffin					
	Van Europia Child Care						

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Fill in this information to identify your case:			
Debtor 1 Amanda Lynn Nixon	01 1 1 1 1 1 1		
First Name Middle Name Last Name	Check if this i		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amend	-	petition chapter 13
United States Bankruptcy Court for the: District of Maryland		as of the following	
Case number(If known)	MM / DD / `	YYYY	
(II NIOWI)			2 because Debtor 2
Official Form 6J	maintains	a separate housel	nold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing information. If more space is needed, attach another sheet to this form (if known). Answer every question.			=
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?			
<ul><li>□ No</li><li>□ Yes. Debtor 2 must file a separate Schedule J.</li></ul>			
2. Do you have dependents?	Dan an dan Wa valatia na hin ta	Daman dami'a	Dana damandant livra
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	Son	<u>11</u>	No Yes
	Daughter	7	No Yes
	Daughter	1	No Yes
			□ No
			☐ Yes
			□ No
			☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a	re using this form as a suppleme	nt in a Chanter 13 c	easeto report
expenses as of a date after the bankruptcy is filed. If this is a supplementable date.			
Include expenses paid for with non-cash government assistance if you	know the value of		
such assistance and have included it on Schedule I: Your Income (Office	•	Your expe	nses ————
<ol> <li>The rental or home ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	first mortgage payments and	4. <b>\$1,49</b>	1.00
If not included in line 4:			
4a. Real estate taxes		· ·	00
4b. Property, homeowner's, or renter's insurance			00
4c. Home maintenance, repair, and upkeep expenses		4c. \$ <b>0.0</b>	
4d. Homeowner's association or condominium dues		4d. \$ <b>0.</b> 0	00

Case number (if known)

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Debtor 1 Amanda Lynn Nixon
First Name Middle Name Last Name

Your expenses 0.00 5. Additional mortgage payments for your residence, such as home equity loans Utilities: 250.00 Electricity, heat, natural gas 6a 100.00 Water, sewer, garbage collection 6b. 6b Telephone, cell phone, Internet, satellite, and cable services 250.00 6c Other. Specify: Cell Phone 200.00 6d. 1,300.00 7. Food and housekeeping supplies 7. Childcare and children's education costs 520.00 8. 250.00 Clothing, laundry, and dry cleaning 9. 9. 150.00 Personal care products and services 10. Medical and dental expenses 300.00 Transportation. Include gas, maintenance, bus or train fare. 800.00 Do not include car payments. 12 Entertainment, clubs, recreation, newspapers, magazines, and books 400.00 13. Charitable contributions and religious donations 50.00 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 0.00 15a. Life insurance 15a. 15b. Health insurance 0.00 15b. 200.00 15c. Vehicle insurance 15c. 0.00 15d. Other insurance. Specify:\_\_ \$ 15d **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. 0.00 Specify: 16 17. Installment or lease payments: 575.00 17a. Car payments for Vehicle 1 17a 0.00 17b. Car payments for Vehicle 2 17b 0.00 17c. Other. Specify:\_ 0.00 17d. Other. Specify:\_ Your payments of alimony, maintenance, and support that you did not report as deducted from 0.00 your pay on line 5, Schedule I, Your Income (Official Form 61). Other payments you make to support others who do not live with you. 0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 0.00 20a. Mortgages on other property 20 a. 0.00 20b. Real estate taxes 20b 0.00 20c. Property, homeowner's, or renter's insurance 20c. 0.00 20d. Maintenance, repair, and upkeep expenses 20d 0.00 20e Homeowner's association or condominium dues

## Case 15-19437 Doc 1 Filed 07/06/15 Page 28 of 41

Debtor 1	Amanda Lynn Nixon First Name Middle Name	Last Name	Case number (if known)		
21. <b>Other</b> . S	Specify:		21.	+\$	0.00
	onthly expenses. Add lines It is your monthly expenses	<u> </u>	22.	\$	6,836.00
23. Calculate	your monthly net income	е.			
23a. Co	py line 12 ( <i>your combined i</i>	monthly income) from Schedule I.	23a.	\$	5,495.00
23b. Co	py your monthly expenses	from line 22 above.	23b.	-\$	6,836.00
	btract your monthly expens e result is your <i>monthly net</i>	es from your monthly income. income.	23c.	\$	-1,341.00
For exam	nple, do you expect to finish	rease in your expenses within the year or paying for your car loan within the year or crease because of a modification to the to	or do you expect your		
☑ No. ☐ Yes.	None				

IN RE Nixon, Amanda Lynn

Case No.

Debtor(s)

(If known)

(Print or type name of individual signing on behalf of debtor)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **July 2, 2015** Signature: /s/ Amanda Lynn Nixon **Amanda Lynn Nixon** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP \_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

#### B7 (Official Form 7) (04/13)

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#### **United States Bankruptcy Court District of Maryland**

IN RE:		Case No
Nixon, Amanda Lynn		Chapter 7
	Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 41,000.00 2014 Income 60,000.00 2013 Income 65,000.00 2012 Income

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

569.00 Child Support, Monthly

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER Franklin Square Hospital v. Amanda L. Nixon

NATURE OF PROCEEDING Collection

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

**Harford County District Court Pending** 

Case No.: 1673-2015

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Stephen J. Kleeman, Esquire 401 Washington Avenue

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,000.00 Suite 800 Towson, MD 21204

#### **PLUS COSTS**

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes



None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person



None List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

#### 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  $\checkmark$ 

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

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a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

22.1 of mer partiters, officers, directors and shareholder

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None
If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>July 2, 2015</b>	Signature /s/ Amanda Lynn Nixon	
	of Debtor	Amanda Lynn Nixon
Date:	Signature	
	of Joint Debtor	
	(if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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## United States Bankruptcy Court District of Maryland

IN RE:		Case No.
Nixon, Amanda Lynn	Debtor(s)	Chapter 7
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: July 2, 2015	Signature: /s/ Amanda Lynn Nixon	
	Amanda Lynn Nixon	Debtor
ъ.	a.	
Date:	Signature:	Joint Debtor, if any

Amca 2269 S Saw Mill Elmsford, NY 10523

Bebe 400 Valley Drive Brisbane, CA 94005

Bk Of Amer Po Box 982235 El Paso, TX 79998

Credit Coll Po Box 9136 Needham, MA 02494

Drumgoole Counseling Services, Inc. 1212 Churchville Road #301 Bel Air, MD 21014

EZ Pass PO Box 17600 Baltimore, MD 21297

Family Court Services Moria Ricklefs 101 S. Main Street Bel Air, MD 21014

Gm Financial Po Box 181145 Arlington, TX 76096 Growing Smiles 2012 S. Tollgate Road Suite 212 Bel Air, MD 21015

Heartland Home Foods 1583 Sulphur Spring Road #108 Halethorpe, MD 21227

Housing & Urban Development 451 Seventh Street, S.W. Washington, DC 20410

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

LabCorp PO Box 2240 Burlington, NC 27216

Love, Fleming & Bearsch, LLC #13 - 18 30 N. Main Street Bel Air, MD 21014

Maryland Transporation Authority PO Box 17600 Baltimore, MD 21297

Med1 02 Labcorp Po Box 9136 Needham, MA 02494 Medstar Franklin Square Hospital 9000 Franklin Square Drive Baltimore, MD 21237

MedStar Franklin Square Physicians PO Box 417829 Boston, MA 02241

Mid-Atlantc Settlement Services, LLC 11350 McCormick Road Suite 200 Hunt Valley, MD 21031

National Recovery Agen 2491 Paxton St Harrisburg, PA 17111

Navient Po Box 9500 Wilkes Barre, PA 18773

Navient PO Box 9533 Wilkes Barre, PA 18777

Occidental Vacation Club Avenue Sarasota #65 Santo Domingo Dominican Republic,

Ocwen Loan Servicing LLC 1661 Worthington Road Ste. 100 West Palm, FL 33409 Orchard Bank HSBC Card Services PO Box 80084 Salinas, CA 93912

Patient First PO Box 758941 Baltimore, MD 21275

Quest Diagnostics, Inc. PO Box 71303 Philadelphia, PA 19176

Receivable Management 7206 Hull Street Rd Ste North Chesterfield, VA 23235

Roberto Rodriquez 9506 Perry Hall Boulevard #104 Baltimore, MD 21236

Smaldore Family Practice Assoc. 2227 Old Emmorton Road Suite 220 Bel Air, MD 21015

Surgicenter Of Bel Air 209 Thomas Street Bel Air, MD 21015

Target National Bank PO Box 9475 Minneapolis, MN 55440 Todd McGibney, Esquire PO Box 28 Lutherville, MD 21094

Victoria's Secret Attn: Bankruptcy PO Box 182125 Columbus, OH 43218